

We Claim:

- 1 1. A system for administering a plurality of stored value products,
2 the system comprising:
 - 3 a database server comprising a database, the database including a
4 plurality of objects such that at least one of the objects is capable
5 of simultaneously associating with more than one of the plurality
6 of stored value products; and
7 a point-of-sale terminal in communication with the database server, the
8 point-of-sale terminal being capable of receiving transaction data
9 from at least one of the stored value products, and of providing
10 the transaction data to the database server.
2. The database server of claim 1 further comprising an authorization server in communication with the database server and the point-of-sale terminal.
3. The database server of claim 2 wherein the point-of-sale terminal queries the authorization server for transaction approvals.
4. The system of claim 1 further comprising a plurality of clients, each client corresponding to one of the plurality of stored value products, and each client being in communication with the database server.

5. The system of claim 5 wherein the client is implemented on a digital computer.

6. The system of claim 1 wherein the plurality of objects comprises data structure objects.

7. The system of claim 1 wherein the plurality of objects comprises consumer information that is available to each of the plurality of stored value products.

8. The system of claim 1 wherein the plurality of objects comprises merchant information that is available to each of the plurality of stored value products.

9. The system of claim 7 wherein the plurality of objects comprises merchant information that is available to each of the plurality of stored value products.

1 10. A database server for plurality of stored value products, the
2 database server comprising a digital computer and a database, the database
3 comprising:
4 a key field having attributes;
5 a secondary field having a plurality of instances, each instance being
6 capable of inheriting the attributes from the key field; and

7 a repository having a plurality of objects, each object providing a
8 functionality and being capable of associating with each of the
9 plurality of instances.

11. The database server of claim 10 wherein the secondary field
identifies one of the stored value products.

12. The database server of claim 10 wherein the plurality of objects
comprises consumer information.

13. The database server of claim 12 wherein the consumer
information is accessible to each of the plurality of stored value products.

14 The database server of claim 11 wherein the plurality of objects
comprises consumer information.

15 The database server of claim 14 wherein the consumer
information is accessible to each of the plurality of stored value products.

16 The database server of claim 10 wherein the plurality of objects
comprises merchant information.

17 The database server of claim 14 wherein the merchant
information is accessible to each of the plurality of stored value products.

18. The database server of claim 15 wherein the plurality of objects comprises merchant information.

19. The database server of claim 18 wherein the merchant information is accessible to each of the plurality of stored value products.

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